AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously presented) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate; and an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer;

a contact layer comprising an oxide of Ni and/or an oxide of Cr provided between the IR reflecting layer and the overcoat, and

wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.

- 2. (Original) The coated article of claim 1, wherein the coated article is heat treated.
- 3. (Original) The coated article of claim 1, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.
- 4. (Original) The coated article of claim 1, wherein in the overcoat the outer layer is at least three times as thick as the underlayer.

- 5. (Original) The coated article of claim 1, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.
- 6. (Original) The coated article of claim 1, wherein the overcoat consists of the outer layer and the underlayer.
 - 7. (Canceled)
- 8. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate; an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer; and

a contact layer comprising an oxide of nickel and/or an oxide of chrome located directly between and contacting the IR reflecting layer and the underlayer comprising chromium oxide.

- 9. (Previously presented) The coated article of claim 8, wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.
- 10. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate; an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer; and

wherein the IR reflecting layer is sandwiched between and contacting each of a layer comprising an oxide of nickel and/or an oxide of chrome and a layer comprising zinc oxide.

11. (Canceled)

12. (Previously presented) A coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer comprising silver; and

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is

at least one of Nb, Hf, Ta, or a combination thereof, and wherein the underlayer does not contact any IR reflecting layer comprising silver in the coating.

- 13. (Original) The coated article of claim 12, wherein the coated article is heat treated.
- 14. (Original) The coated article of claim 12, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.
- 15. (Original) The coated article of claim 12, wherein in the overcoat the outer layer is at least three times as thick as the underlayer.
- 16. (Original) The coated article of claim 12, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.
- 17. (Original) The coated article of claim 12, wherein the overcoat consists of the outer layer and the underlayer.
 - 18. (Canceled)
- 19. (Previously presented) The coated article of claim 12, wherein the coating further comprises a contact layer comprising an oxide of nickel and/or chrome located directly between and contacting the IR reflecting layer and the underlayer.

- 20. (Original) The coated article of claim 12, wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.
- 21. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the IR reflecting layer is sandwiched between and contacting each of (a) a layer comprising an oxide of nickel and/or an oxide of chrome, and (b) a layer comprising zinc oxide.

22. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the IR reflecting layer comprises one or more of NiCr, Nb, and and/or NbCr, and

wherein the IR reflecting layer is located between the underlayer of the overcoat and another layer comprising silicon nitride.

23. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the metal (M) comprises Nb, and wherein the outer layer comprising silicon nitride is the outermost layer of the coating.

- 24. (Original) The coated article of claim 12, wherein the metal (M) comprises Hf.
- 25. (Previously presented) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the metal (M) comprises Ta.

26. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate; and an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride that is the outermost layer of the coating, and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is selected from the group consisting of Nb, Hf, Ta, Cr, and combinations thereof; and

a contact layer provided between the IR reflecting layer and the overcoat.

- 27. (Original) The coated article of claim 26, wherein the coated article is heat treated.
- 28. (Original) The coated article of claim 26, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.
- 29. (Original) The coated article of claim 26, wherein in the overcoat the outer layer is at least three times as thick as the underlayer.
- 30. (Previously presented) The coated article of claim 10, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.

31. (Original) The coated article of claim 26, wherein the overcoat consists of the outer

layer and the underlayer.

32. (Original) The coated article of claim 26, wherein the IR reflecting layer comprises at

least one of NiCr, Ni, Nb, Cr, NbCr, Ag and Au, and/or nitrides thereof.

33. (Previously presented) The coated article of claim 26, wherein the underlayer which

comprises the metal (M) oxide comprises at least one of Cr₂O₃, Nb₂O₅, Hf₂O₃, Ta₂O₅, and/or a

combination of one or more of these materials, and wherein the underlayer is at least partially

nitrided so a to form an oxynitride.

34. (Canceled)